

**Memorandum of the Meeting
Regular Study Session/Meeting
Twenty-Sixth Town Council of Highland
Monday, July 20, 2009**

The regular session of the Twenty-Sixth Town Council of the Town of Highland was convened at the regular place, the Highland Municipal, 3333 Ridge Road, Highland, Indiana, in the plenary meeting chambers on **Monday, July 20, 2009** at the regular time of 7:05 o'clock p.m.

Silent Roll Call: Councilors Bernie Zemen, Mark Herak, Brian Novak, and Dan Vassar were present. Councilor Konnie Kuiper was absent. The Clerk-Treasurer Michael W. Griffin was present to memorialize the proceedings. A quorum was attained.

Also present: Laurel Roach and Karen Ziants of the Community Events Commission; and Ed Dabrowski of the Park and Recreation Board were present.

Tom Brown of the Brown Insurance Group; Robin Carlascio of the *Idea Factory*, the newsletter editor; and Cynthia Singleton Clerk-Treasurer Intern; were also present.

General Substance of Matters Discussed

1. Mr. Brown presented his Second Quarter status report on the insurance program for the municipality including the group employee plans. The Town Council received this information as the Insurance Committee.

Mr. Brown also reported that the Fire Department Accidental Death and Disability Insurance as required by IC 36-8-12 sections 8, 9 et sequitur, will be due for renewal on August 9, 2009. He recommended moving from the current ESIP and instead renewing with a plan underwritten by Provident. It was further noted that the successor plan possessed an increase in the premium over the previous one of \$102. The Town Council favored the Provident plan i.e. did not object to the recommendation as no vote was taken. It was further suggested that the premium and the increase should be born in the Fire/EMS Department budget.

The presentation included a review of the current summary of paid claims and deductible reserves of the several lines of liability insurance policies underwritten by Trident Insurance. Mr. Brown favorably characterized the information and suggested that it favored the position of the municipality as it goes into the market for FY 2009.

Group Health Medical Insurance. The presentation included a discussion of the Group Health or Medical Insurance, which included analysis of Claim Experience, Trending, Manual Rates and the renewal projection currently underwritten by United Health Care, Inc.

Mr. Brown noted that under this group plan, total claims paid was \$1,601,030 and total premiums for the same period was \$1,185,278, which Mr. Brown described as a 135% loss ratio for the carrier. The period of these amounts was July 2008 through June 2009.

Mr. Brown suggested a forecast of the possible increase in premiums for the current plan at a possible 18% to 24% increase. He suggested that in budgeting, perhaps it should be planned for a 21-22% premium increase. Mr. Brown stated that this would be based upon no changes to the current plan or program. Mr. Brown further suggested that it may be useful to review a possible pick up by the town of a range before an attachment point would be reached by the Underwriter.

It was noted that the Indiana Association of Cities and Towns (IACT) was currently developing a program for a medical trust as another option to allow for possible cost savings to member units. It is in the very nascent stages.

Mr. Brown suggested that there could be an educational program for workers to keep them informed about the issues related to the medical plan and the development of an insurance program kit for the employees to include the information about the several plans in place and to facilitate the ease of enrollments.

Dental Group Plan. Mr. Brown reported on the progress and works that was experienced in bringing the dental plan identical to the Guardian Plan that was abandoned in favor of the United Health Care Plan. It was noted that United Health Care represented that it would at least be identical to the Guardian Plan it succeeded. There were believed to be 8 employees who were affected by the disparity between the two plans but the disparity has been addressed.

Mr. Brown departed at the conclusion of his presentation.

2. The Town Council discussed the appropriate and valid use of public personal property and public resources and the existing practices' alignment with the current provisions set forth in the Compensation and Benefits Ordinance.

The discussion included the possible merit of modifying policies to prohibit outright any personal use of public personal property by employees. The discussion included the results of a survey noting that the Town of Griffith had no written policy and that the Town of Munster had a policy prohibiting it.

The discussion included whether or not the practice of washing personal cars or lending tables and chairs.

The discussion included whether or not workers in several departments used the auto repair bays to perform repairs their own or non-employees' vehicles, the use of the public water resources to wash personal cars by public safety workers, the personal use of take home police cars including allowing non public safety personnel to be ported, the personal use of the telephones, the computers and the copiers as well.

Following the discussion, the Town Council requested that a draft be prepared by the Clerk-Treasurer that if adopted, would provide for a change in policy, prohibiting the use of public personnel property by public employees for the review of the Town Council. The review target was determined to be the next Study session.

3. The Town Council acknowledged the vacancies in the Community Events Commission (CEC) and on the Select Centennial Commission. It was noted that the successor nominee from the CEC to the vacancy which occurred owing to the resignation of Shelly Mayden, was Rose James. The Clerk-Treasurer will prepare the appointment document for President Vassar.
4. With leave from the Town Council, Laurel Roach of the Community Events Commission requested a meeting between the Community Events Commission and the Town Council. It was also noted that it was perceived that owing to an apparent failure to restore and clean up the parking lot of the Calvary Baptist Church on Kennedy Avenue, Ms. Roach was concerned that the future use for staging the parade on that site would be denied.

5. The Town Council discussed a packet containing the Municipal Compensation and Benefits Ordinance (Employee Handbook), which was particularly turned to the page featuring Section 4.03.01 which provides the language regarding the payment of overtime for non-exempt workers under the terms of the Fair Labors Standards Act (FLSA). Further, the provisions regarding that time worked in excess of 40 hours is to be paid at 1.5 times the worker's hourly rate or provided compensation time earned at the 1.5 times each hour worked in excess of 40 hours.
6. The Town Council discussed whether or not there presently an ordinance that would regulate or address the issue of open consumption of alcohol on public property, particularly consumption occurring on the Municipal Parking lot (Intersection of Kennedy Avenue and Highway Avenue) from apparent patrons of saloons in the vicinity. It was suggested that the terms of the controlled events ordinance, Chapter 119, may actually be applicable.

There being no further business to come before the Town Council, the regular study session of the Town Council, of **Monday, July 20, 2009**, was adjourned at 8:45 o'clock p.m.

Michael W. Griffin, IAMC/MMC/CPFA
Clerk-Treasurer